

# HOUSE BILL 32

C3

0lr0639

(PRE-FILED)

---

By: **Delegate Kach**

Requested: September 24, 2009

Introduced and read first time: January 13, 2010

Assigned to: Health and Government Operations

---

## A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Small Group Market – Cap on Comprehensive Standard**  
3 **Health Benefit Plan**

4 FOR the purpose of repealing the option for the Maryland Health Care Commission to  
5 adjust cost-sharing arrangements in the Comprehensive Standard Health  
6 Benefit Plan if the average rate for the Standard Plan exceeds a certain  
7 percentage of the average annual wage in the State; providing for a delayed  
8 effective date; and generally relating to the Comprehensive Standard Health  
9 Benefit Plan in the small group health insurance market.

10 BY repealing and reenacting, with amendments,  
11 Article – Insurance  
12 Section 15–1207(b)  
13 Annotated Code of Maryland  
14 (2006 Replacement Volume and 2009 Supplement)

15 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF  
16 MARYLAND, That the Laws of Maryland read as follows:

17 **Article – Insurance**

18 15–1207.

19 (b) (1) Subject to paragraph (2) of this subsection, the Commission shall  
20 exclude or limit benefits [or adjust cost-sharing arrangements] in the Standard Plan  
21 if the average rate for the Standard Plan exceeds 10% of the average annual wage in  
22 the State.

---

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1                   (2)     The Commission annually shall determine the average rate for the  
2 Standard Plan by using the average rate submitted by each carrier that offers the  
3 Standard Plan.

4                   SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
5 July 1, 2011.